Sage 300 2027

CashFlow Analyzer Guide

September 2026

This is a publication of Sage Software, Inc.

Last updated: September 3, 2026

Contents

Introduction

CashFlow Analyzer retrieves financial data, process them and determine if you are facing a cash flow crunch - if so, it pops up a notification message alerting the key person/s in the company.

By design CashFlow Analyzer has built in intelligence on cash flow and performs a forward-looking analysis so that you are advised of a situation way ahead of time. This allows decision makers to plan and correct problems, in advance.

Once a situation is identified, accessing CashFlow Analyzer reveals details of the financial health of the business.

This is done with the use of a dashboard showing key financial metrics. Further details such as summary and details about your Accounts Payable, Accounts Receivable and Cash-in-hand and in banks, as well as other financial data that you may wish to store can also be reviewed. The latter could be data that are normally kept outside of your accounting system or has yet to be updated into your system.

System Setup

Use the CashFlow Analyzer **Settings Options Screens** to set up records and options that determine how CashFlow Analyzer will function.

Setting up CashFlow Analyzer

After you activate CashFlow Analyzer, follow the steps in this topic to set up the required values that are needed before the program can be used.

> **Note:** Sage 300 Web Screens do not provide for module activation. This must be performed in Sage 300.

Before you start

1. Make sure you have the following modules installed and activated:
   - System Manager (including Bank Services and Tax Services)
   - General Ledger
   - Accounts Payable
   - Accounts Receivable
   - Optionally, Order Entry and Purchase Orders
2. You must be on these versions of Sage 300 and use any of the supported browsers:
   - 2027 versions with latest product updates.
   - Using Chrome, Firefox, or Microsoft Edge, make sure there is at least one month of financial data entered into the system.

Generally, the program functions best if it has sufficient data for its computation.

Set up CashFlow Analyzer

From the menu, select **CashFlow Analyzer** and in the sub-menu choose **C/F Setup** > **Options**.

The settings are separated into 3 sections:

1. Company - This is where you will define information about your company and contact.

Fields	Purpose
Company Information	The information is taken from Common Services/Company Profile and cannot be edited here.
Key Contact	Enter name of the contact person. This is for information purposes only.
Telephone and Fax	Enter the office and Fax numbers of the key contact.

2. Processing

   Here you will set the threshold used to monitor your cash flow, how transactions will be grouped and how documents will be numbered.

Fields	Purpose
Functional Currency	This is the Functional (Home) used for the company. It is taken from Common Services in Company Profile and cannot be changed here.
Cash Bal. Threshold	This is the threshold amount that you want to compare against for each of the days' range. You can set this value to cover overheads and burden, or you can have these values entered as Forecast Entries.
Last Processed Date	This is the date when calculation of cash flow was performed by the system.
Last Processed Time	This is the time when calculation of cash flow was performed by the system.
Forecast Periods	Cash flow forecasts are determined by days' ranges. You can define them here (up to 7 ranges)

Document Number	This is where you can determine the document numbering used for Forecast Entries.

3. Accounts

General Ledger balances for accounts classified under the Cash and Cash Equivalents account group category will be extracted to represent your cash and cash equivalent balances.

This screen shows available accounts in your General Ledger and allows you to select or deselect them from the computation.

Fields	Purpose
Include	Toggle to include or exclude this account from the cash and cash equivalent opening balance.
Account Number	This is the General Ledger Account Number for this inclusion/exclusion.
Account Description	This is the description of the General Ledger Account Number.

Security Configuration

Create Security Groups

1. In the Administrative Services menu, navigate to **Users and Security** > **Security Groups**.
2. Select **CashFlow Analyzer** from the Application List.
3. Enter a unique Group ID and a Description.

   > **Note:** The Group ID can be up to eight characters (letters from A to Z and digits from 0 to 9).

4. Select the tasks that the Group can perform by checking it.

   You can unselect it by unchecking it.

5. Click **Add**.
6. Repeat this for each group that you wish to create.

Benefits of each task:

Task	What it controls
Setup Maintenance	With this you can maintain the settings in the Options screen.
Inquiry	Gives you access to the Inquiry functions.
Refresh Data	Allow you to view and run the Refresh feature in the Inquiry screens. This performs re-calculation of cash flow.
Forecast Entry	Allow you to enter Inflow and Outflow entries to your Cash Flow Summary screen. *Includes Inquiry rights

Authorizing User

You assign each user to one security group for each application.

All users in the same group can perform the tasks defined for the group.

The same user can be assigned to different groups within the same company.

To assign user authorizations

1. In the Administrative Services menu navigate to **Users and Security** > **User Authorization**.
2. Select the **User ID**.
3. Locate **CashFlow Analyzer** in the Application List.
4. Type in the Group ID that is to be assigned. The Group Description will be filled automatically.
5. Repeat these steps for each user that you want to allow access.

Using CashFlow Analyzer Inquiry Functions

The Inquiry functions are found in the Cashflow Analyzer menu under C/F Inquiry.

Choosing any of the functions sub-menu items will show a warning message if the threshold amount that was setup has been exceeded.

Functions available

Subject to your security rights assigned to you, the following are the actions that can be performed in the Inquiry function.

Menu	Usage
Dashboard	This is the main screen where you can see the current cash flow status of your business. This screen also has the option to print the Dashboard report
Cash Flow Summary	This screen shows the cash position over the days' ranges that you have set up in your configuration. See Cash Flow Summary for more information. It also allows the input of financial and investment activities that are not included in your accounting data. This screen also has the option to print the following reports: • Summary Cash Flow Report Cash • Bank Accounts Inflow • Outflow Entries
A/R Summary - Top 10 Outstanding Balance	See the top 10 customers with the highest outstanding balance here. This screen also has the option to print the following reports: • Top 10 Customers

	• Outstanding Receivables Forecast
A/P Summary - Top 10 Outstanding Balanc	See the top 10 vendors with the highest outstanding balance here. This screen also has the option to print the following reports: • Top 10 Vendors • Outstanding Payables Forecast

Dashboard

The Dashboard screen presents financial metrics in the form of charts and widgets.

For convenience, the Dashboard, Cash Flow, A/R Summary, and A/P Summary screens in Inquiry each include a **Refresh button**.

Clicking Refresh recalculates all metrics, so you do not need to refresh each screen separately to see updated results.

> **Note**: Only the screen where the refresh was performed will display the updated values. If other screens are open, you may need to close and reopen them to see the changes.

These are the available metrics and the detailed information about them.

Quick Ratio

The program uses an arrow (directional and colored) besides a numeric value to indicate the result.

The yardstick used to determine the direction, and color is a value of 1.1.

This can be changed in the CF.INI file in the installation folder (See your Sage Business Partner for assistance if you cannot find this).

A value greater than 1 is a good indication that your cash flow position can meet its financial obligations from its current cash position. However, if the value goes below 1 then it indicates that your business is relying too much on moving its inventory or assets in order to meet your short-term liabilities.

The formula used for computing this is (Total Current Assets – Inventory) / Total Liabilities.

Current Ratio

Just like Quick Ratio, the program uses an arrow (directional and colored) besides a numeric value to indicate your current ratio value.

It is set to use a value of 1.0 for flagging the results. This can be changed in the CF.INI file.

Current Ratio is computed with Inventory included in the formula so that it represents a better picture of your cash flow since Inventory is least liquid of your assets. A value of 1 indicates that all your movable assets are just enough to pay off all your short-term liabilities.

The formula used is (Total Current Assets / Total Liabilities).

Days Sales Outstanding (DSO)

This is a metric that indicates the average days your customers pay you. Use this information to compare the typical terms you offer your customers. It should come close else it means your customers are not settling their AR in a timely manner.

The formula for this is (((Begin Year AR + YTD AR) / 2) / Net Credit Sales) * Days since Start of Year

Days Payables Outstanding (DPO)

This information measures the average days you take to pay your suppliers.

The formula for this is (((Begin Year AP + YTD AP) / 2) / Cost of Goods Sold) * Days since Start of Year

Account Receivables Collections

This is also known as collections effectiveness index (CEI) and is an indicator of the percentage of your accounts receivable that was collected over a period.

The value you see here measures this from the start of the fiscal year. Generally, it gets more informative as the fiscal year progresses.

The number to look out for is a value as close to 100%. This means your collection is very effective.

Too low a value should be a concern and must be investigated. Similarly, if the value is too far above 100% then it should also be a concern.

Used in conjunction with the other metrics, you should be able to strike a fine balance between collection effectiveness and effective credit management.

Cash Conversion Cycle (CCC)

Typically, this metric is best served when you can compare it against a longer period, like over a period of years.

A lower value means better performance from your business. However, it is also dependent on the nature of your business.

With a lower value, it means you can move inventory faster with sales and you are able to meet your payment obligations more promptly and you are collecting accounts receivable on time.

The formula for this is CCC = DIO + DSO – DPO

> **Note:** DIO (Days Inventory Outstanding) is a measurement of time taken to convert inventory into revenue. The formula for this is (((Begin Year Inventory + YTD Inventory) / 2) / Cost of Goods Sold) * Days since Start of Year.

Net Cash from Operations

This widget provides a quick look at your inflow and outflow purely from the Sales and Purchase activities.

This is purely from the operating activities perspective.

It is useful assessment of how regular business activities, i.e. Sales can be used to offset purchases without the inclusion of other activities such as working capital.

Cash Flow

This is depicted using a combination of line and bar chart.

The line chart is the threshold value you have configured in the application while the vertical bar chart is the depiction of your cash inflow and outflow.

Cash Flow Summary

The cash flow summary screen uses a layout that shows how your cash flow status looks like over time (days' ranges). Beginning from top row, it shows your cash position (based on amounts in your cash and bank accounts configured for this) over each day's range after accounting for any movements during the period.

The Print button provides 3 reports. You can learn more about them in Appendix A: Understanding Cash Flow reports.

AR Summary - Top 10 Outstanding Balance

This screen shows ten customers with the highest outstanding balance. It has information on the credit amount you have extended to them (in customer currency) and the highest balance they reached in the year. This information is shown in a tabular form as well as in a horizontal bar chart.

It also has two types of reports that you can print.

- Top 10 Customers by Outstanding Balance
- Receivables Forecast

> **Note:** See Appendix A: Understanding CashFlow reports for more information.

AP Summary - Top 10 Outstanding Balance

This screen shows ten vendors with the highest outstanding balance.

It has information on the credit amount extended to your company by your vendors (in the currency that you transact with them) and the highest balance that you have reached in the year.

This information is shown in a tabular form as well as in a horizontal bar chart.

It also has two types of reports that you can print.

- Top 10 Vendors by Outstanding Balance
- Payables Forecast

> **Note:** See Appendix A: Understanding Cash Flow reports for more information.

Appendix A - Understanding CashFlow Analyzer Reports

Cash Management Option Settings (SCOPT.RPT)

This report prints the settings currently in place for the module. Use this report to record down your configuration settings.

CashFlow Management Dashboard Report (SCSUM01.RPT)

This report represents what you see in the Dashboard (a close equivalent). It contains several pages that show the following:

Current and Quick Ratio

The formula used to compute this is based on the current Fiscal Year and Period.

It takes Total Current Assets less Inventory and divides the result with Total Current Liabilities for Quick Ratio and includes Inventory for the Current Ratio.

Total Current Assets is represented as account balances belonging to Account Groups Category 10 (Cash and Cash Equivalent) , 20 (Accounts Receivable), 30 (Inventory) and 40 (Other Current Assets).

Inventory is represented as account balances belonging to Account Group Category 30 (Inventory).

Total Liabilities is represented as account balances belonging to Account Groups Category 80 (Accounts Payable), 90 (Other Current Liabilities) and 100 (Long Term Liabilities).

> **Note:** To determine whether the ratio is good or bad, it is being compared to 1.1 for Current Ratio and 1.0 for Quick Ratio. You can change this for the on-screen display by editing the CF.INI file found in the module's installation folder.

> However, the change will not be reflected here unless the report is edited. Please get assistance from your Sage Business Partner if you would like to change it.

A/R Collections metric

This is a simple metric to measure the efficiency of A/R collections. The formula used is to divide the YTD collections by the YTD A/R.

Days Sales Outstanding (DSO)

The formula to compute the number of days it will take to collect after sales is made is based on the beginning year's A/R balance and averaging it with the current YTD A/R balance. This is then divided by the YTD Credit Sales (Revenue) and then finally multiplied by the number of days since the start of the fiscal year.

A/R balances are taken from accounts in the Account Group Category 20 (Accounts Receivable).

Revenue balances are taken from accounts in the Account Group Category 140 (Revenue).

> **Note:** Fiscal Year, Period and Fiscal Year Start Date information are passed to the report by the Dashboard program.

Days Payables Outstanding (DPO)

The formula for computing the number of days a company typically takes to pay off its bills is based on the beginning year's A/P balance and averaging it with the current YTD A/P balance.

This is then divided by the YTD Cost of Goods (COGS) and then finally multiplied by the number of days since the start of the fiscal year.

A/P balances are taken from accounts in the Account Group Category 80 (Accounts Payable).

COGS balances are taken from accounts in the Account Group Category 150 (Cost of Sales).

> **Note:** Fiscal Year, Period and Fiscal Year Start Date information are passed to the report by the Dashboard program.

Days Inventory Outstanding (DIO)

This metric is documented here but is not shown as a metric. Instead, it is used in the computation of Cash Conversion Cycle.

The formula for computing the number of days it will take to sell off inventory is based on the beginning year's I/C balance and averaging it with the current YTD I/C balance.

Then, it is divided by the YTD Cost of Goods (COGS) and finally multiplied by the number of days since the start of the fiscal year.

I/C balances are taken from accounts in the Account Group 30 (Inventory).

COGS balances are taken from accounts in the Account Group 150 (Cost of Sales).

> **Note:** Fiscal Year, Period and Fiscal Year Start Date information are passed to the report by the Dashboard program.

Cash Conversion Cycle (CCC)

This metric measure in days the time it takes to convert Inventory into Sales. The formula is based on the calculations for DIO, DSO and DPO. It is DSO + DIO - DPO.

The second page of the report shows Net Cash from Operations. It has several useful values in the report.

It has a side-by-side comparison of the data as shown in the Summary screen for the Days' Ranges.

This is useful if the layout you need is different from the Inquiry screen.

Vertical bar charts are used to show distribution of A/R, A/P and Other Activities. This depiction is different to the Inquiry screen because of the limitation of Crystal Reports.

The next two pages of the report shows the same information as the Inquiry function's A/R Summary and A/P Summary screens.

Summary CashFlow Report (CFSUM03.RPT)

This report shows the same information found in the Summary screen of the Inquiry function. Take note of the following:

- Cash and Bank balances are computed as of the fiscal year and period indicated. See Cash and Banks report for information.
- The collections and payments amounts are based on the same computation as the A/R Receivables Forecast and A/P Payables Forecast reports.
- The threshold amount used is set in Settings/Options function.
- Closing Balance is shown in red should any of the Days' Range exceed the threshold amount.

Cash and Banks (CFCABK.RPT)

This report shows the Cash and Bank accounts used for the determination of cash balances in the module.

The list of General Ledger accounts shown are taken from accounts belonging to an Account Group belonging to Cash and Cash Equivalent Category.

Whether they are included or excluded from the calculation will depend on the setup in Options. You can change them as necessary, however the balance will only be refreshed during the next daily refresh or when user clicks on Refresh in the Dashboard or other screens where Refresh is available.

Although the report shows Fiscal Year and Period parameters, you cannot specify them when you print. They are automatically determined using the fiscal calendar based on today's date.

> **Note:** Only GL Accounts assigned to the Cash and Cash Equivalent Account Group Category are picked up by CashFlow Analyzer.

Activities from Financing and Investment Activities (CFINOUT.RPT)

This report shows the manual entries entered in the Inquiry Summary screen.

These are typically entries that are either not entered yet in your accounting data or they are entries that are in planning stages. However, the amounts are important to obtain a reasonable cash flow position.

> **Note:** The Effective Date entered determines the Days' Range and the column that the amount will be reported in.

A/R Top10 Customers by Outstanding Balance (CFARTOP.RPT)

This report shows the same information shown in the A/R Summary screen in the Inquiry function. It is useful if you need a copy of what you see in the screen.

The information here is as at the last date and time when the cash flow data was refreshed. The Highest Balance in Functional Currency is not calculated in this module. It is the values maintained by the core A/R module. You can see this amount on the Customer Setup Activity page.

> **Note:** If there are significant changes that need to be reflected in the report, you can perform a Refresh on the Dashboard or other screens where Refresh is available. However, security access rights are needed to perform this.

A/R Receivables Forecast report (CFARAGED.RPT)

This report provides a detailed look at A/R collections over the projected future days' ranges. Unlike the standard A/R Aged Receivables report in the Accounts Receivable module, this report differs in the following areas:

- It provides for up to 7 ranges – Due plus 6 user defined ranges.
- It shows the percentage of balances for each range against the total outstanding for the Customer.
- It shows the percentage of balances for each range for all customers against the total outstanding for all Customers.

Where Multiple Payment Schedule terms are used, the report shows them separately with their calculated Due Date instead of treating them as due based on the first receipt due date. This is a better reflection of the receivables due.

Note: To change the Days' Ranges please refer to your Settings Options function.

A/P Top10 Vendors by Outstanding Balance (CFAPTOP.RPT)

This report shows the same information shown in the A/P Summary screen in the Inquiry function. It is useful if you need a copy of what you see in the screen.

The information here is as at the last date and time when the cash flow data was refreshed. The Highest Balance in Functional Currency is not calculated in this module. It is the values maintained by the core A/P module. You can see this amount in the Vendor Master.

Note: If there are significant changes that need to be reflected in the report, you can perform a Refresh in the Dashboard screen. However, security access rights are needed to perform this.

A/P Payables Forecast report (CFAPCASH.RPT)

This report provides a detailed look at the cash requirements over the projected future days' ranges. Unlike the standard A/P Cash Requirements report in the Accounts Payable module, this report differs in the following areas:

- It provides for up to 7 ranges – Due plus 6 user defined ranges.
- It shows the percentage of balances for each range against the total outstanding for the Vendor.
- It shows the percentage of balances for each range for all vendors against the total outstanding for all Vendors.

Where Multiple Payment Schedule terms are used, the report shows them separately with their calculated Due Date instead of treating them as due based on the first payment due date. This is a better reflection of the payables due.

Note: To change the Days' Ranges please refer to your Settings Options function.

Appendix B - Customization

There are a few settings that can be set in the system that can change the behavior of the application.

These are settings defined in the application's INI file.

In the installation folder for CashFlow Analyzer, typically this is in:

<Drive Letter>:\Program Files (x86)\Sage\Sage300\CF74A

There is a module ini file called CF.INI. Edit this file using Notepad and the following can be safely set.

Parameter	Value	Effect
[Dashboard] QuickRatioBreak	1.0	Set the benchmark value to use. If result falls below it then the indicator will be a red down arrowhead
Current RatioBreak	1.1	Set the benchmark value to use. If result falls below it then the indicator will be a red down arrowhead
DSOMaximum	60	Set the max scale of the gauge used. If result is beyond that then it will show a red gauge
DSOMedian	30	Set the typical average value expected for this metric
DPOMaximum	60	Set the max scale of the gauge used. If result is beyond that then it will show a red gauge
DPOMedian	30	Set the typical average value expected for this metric
DIOMaxim	60	Not currently shown in dashboard
DIOMedian	30	Set the typical average value expected for this metric
CCCMaximum	60	Set the max scale of the gauge used. If result is beyond that then it will show a red gauge
CCMedian	30	Set the typical average value expected for this metric